

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on October 16, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Monte Duane Harris
10135 Virginia Rd.
Glen Allen, VA 23060

Birdie Ray Harris
10135 Virginia Rd.
Glen Allen, VA 23060

Case Number: 15-35343-KLP
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-4402
xxx-xx-7564

Attorney for Debtor(s) (name and address):

Richard James Oulton
America Law Group, Inc.
8501 Mayland Dr.
Suite 106
Henrico, VA 23294
Telephone number: 804-308-0051

Bankruptcy Trustee (name and address):

Suzanne E. Wade
P.O. Box 1780
Richmond, VA 23218-1780
Telephone number: (804) 775-0979

Meeting of Creditors

Date: **December 3, 2015**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **March 2, 2016**

For a governmental unit: **April 13, 2016**

Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: February 1, 2016

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **January 6, 2016**

Time: **09:10 AM**

Location: **Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: October 21, 2015

EXPLANATIONS

B91 (Official Form 91) (6/15)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Monte Duane Harris
 Birdie Ray Harris
 Debtors

Case No. 15-35343-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: B9I

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Oct 21, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2015.

db/jdb +Monte Duane Harris, Birdie Ray Harris, 10135 Virginia Rd., Glen Allen, VA 23060-2348
 tr Suzanne E. Wade, P.O. Box 1780, Richmond, VA 23218-1780
 13097486 +Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443
 13097487 +Comenity Bank / Simply Be, PO Box 182124, Columbus, OH 43218-2124
 13097493 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0001)
 13097496 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focus Recovery Solutions, Attn: Bankruptcy,
 9701 Metropolitan Court Ste B, Richmond, VA 23236-0000)
 13097497 +Fredericksburg Cr Bur, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
 13097499 +Hanover Family Physicians, 9376 Atlee Station Rd, Mechanicsville, VA 23116-2602
 13097501 +Make Cents, dba MaxLend, PO Box 639, Parshall, ND 58770-0639
 13097502 +Midland Funding, 2365 Northside Dri, San Diego, CA 92108-2709
 13097503 +OneMain Financial, PO Box 70911, Charlotte, NC 28272-0911
 13097504 Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051-0000
 13097505 +Pinnacle Credit Service, Attn: Bankruptcy, PO Box 640, Hopkins, MN 55343-0640
 13097507 #+Plain Green Loans, 93 Mack Road, Suite 600, PO Box 255, Box Elder, MT 59521-0255
 13097508 +Radiology Associates of Rchmnd, 2602 Buford Road, Richmond, VA 23235-3422
 13097511 +Stellar Recovery Inc, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-8035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: 2debtlawgroup@gmail.com Oct 22 2015 02:39:07 Richard James Oulton,
 America Law Group, Inc., 8501 Mayland Dr., Suite 106, Henrico, VA 23294
 13097481 +EDI: WFNNB.COM Oct 22 2015 02:13:00 Ashley Stewart, Comenity, PO Box 182124,
 Columbus, OH 43218-2124
 13097482 EDI: CAPITALONE.COM Oct 22 2015 02:13:00 Best Buy / Capital One, attn: Bankruptcy,
 PO Box 30285, Salt Lake City, UT 84130-0285
 13097484 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Oct 22 2015 02:39:16 CashnetUSA,
 attn: Bankruptcy, 175 W Jackson Blvd Ste 1000, Chicago, IL 60604-2863
 13097483 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Oct 22 2015 02:39:16 CashnetUSA,
 200 West Jackson, Suite 1400, Chicago, IL 60606-6929
 13097488 +EDI: WFNNB.COM Oct 22 2015 02:13:00 Comenity Bank/Kings Sizes, PO Box 182125,
 Columbus, OH 43218-2125
 13097489 +EDI: WFNNB.COM Oct 22 2015 02:13:00 Comenity Bank/Torrid, PO Box 182125,
 Columbus, OH 43218-2125
 13097490 +EDI: WFNNB.COM Oct 22 2015 02:13:00 Comenitycapital/smplyb, PO Box 182125,
 Columbus, OH 43218-2125
 13097491 +EDI: CRFRSTNA.COM Oct 22 2015 02:13:00 Credit First/CFNA, Bk13 Credit Operations,
 PO Box 818011, Cleveland, OH 44181-8011
 13097492 +EDI: RCSFNBMARIN.COM Oct 22 2015 02:13:00 Credit One Bank Na, PO Box 98873,
 Las Vegas, NV 89193-8873
 13097494 +EDI: DRIV.COM Oct 22 2015 02:13:00 Drive Fin/Santander, Attn: Bankruptcy,
 5201 Rufe Snow Dr Ste 400n, Richland Hills, TX 76180-6036
 13097495 +EDI: AMINFOFP.COM Oct 22 2015 02:13:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 13097498 E-mail/Text: bankruptcy.bnc@gt-cs.com Oct 22 2015 02:39:42 Green Tree Servicing,
 Attention: Bankruptcy Dept, Po Box 6154, Rapid City, SD 57709-0000
 13097500 +EDI: CBSKOHL.S.COM Oct 22 2015 02:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 13097506 E-mail/Text: bankruptcy.pgl@plaingreenloans.com Oct 22 2015 02:40:23 Plain Green,
 93 Mack Road Suite, Box Elder, MT 59521-0000
 13097509 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 22 2015 02:49:15 Regional Acceptance Co,
 1200 E Fire Tower Rd, Greenville, NC 27858-4196
 13097480 EDI: AGFINANCE.COM Oct 22 2015 02:13:00 American General /Springleaf,
 Attn: Bankruptcy Dept, PO Box 3251, Evansville, IN 47731-0000
 13097510 +E-mail/Text: bankruptcy@sw-credit.com Oct 22 2015 02:40:01 Southwest Credit Syste,
 4120 International Pkwy Suite 1100, Carrollton, TX 75007-1958
 13097512 +EDI: RMSC.COM Oct 22 2015 02:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 PO Box 103104, Roswell, GA 30076-9104
 13097513 +EDI: USAA.COM Oct 22 2015 02:13:00 Usaa Savings Bank, 10750 Mc Dermott,
 San Antonio, TX 78288-1600
 13097514 +EDI: VERIZONEAST.COM Oct 22 2015 02:13:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225
 13097515 EDI: VERIZONWIRE.COM Oct 22 2015 02:13:00 Verizon Wireless, PO Box 25505,
 Lehigh Valley, PA 18002-5505
 13097516 +EDI: WFFC.COM Oct 22 2015 02:13:00 Wachovia Dealer Srvs, WFS Financial, PO Box 3569,
 Rancho Cucamonga, CA 91729-3569
 13097517 EDI: RMSC.COM Oct 22 2015 02:13:00 Walmart, PO Box 981064, El Paso, TX 79998-1064
 13097518 +EDI: BLUESTEM.COM Oct 22 2015 02:13:00 Webbank/fingerhut, 6250 Ridgewood Roa,
 Saint Cloud, MN 56303-0820

TOTAL: 25

District/off: 0422-7

User: smithla
Form ID: B9I

Page 2 of 2
Total Noticed: 41

Date Rcvd: Oct 21, 2015

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13097485 ##+Citifinancial/Onemain, Citifinancial Inc., PO Box 140489, Irving, TX 75014-0489
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 23, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 17, 2015 at the address(es) listed below:

Richard James Oulton on behalf of Debtor Monte Duane Harris 2debtlawgroup@gmail.com,
thedeblawgroupmail@gmail.com;DLGHearings@gmail.com;scgattorney@gmail.com
Richard James Oulton on behalf of Joint Debtor Birdie Ray Harris 2debtlawgroup@gmail.com,
thedeblawgroupmail@gmail.com;DLGHearings@gmail.com;scgattorney@gmail.com
Suzanne E. Wade station08@ricva.net, ecfssummary@ricva.net

TOTAL: 3